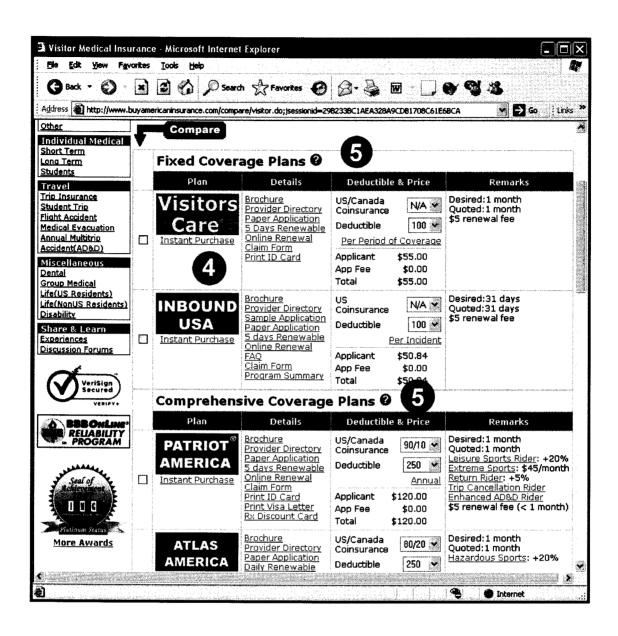
Case 4:07-cv-00403- pocument 1-7 Filed 07/10/07 ge 1 of 15 PageID 17

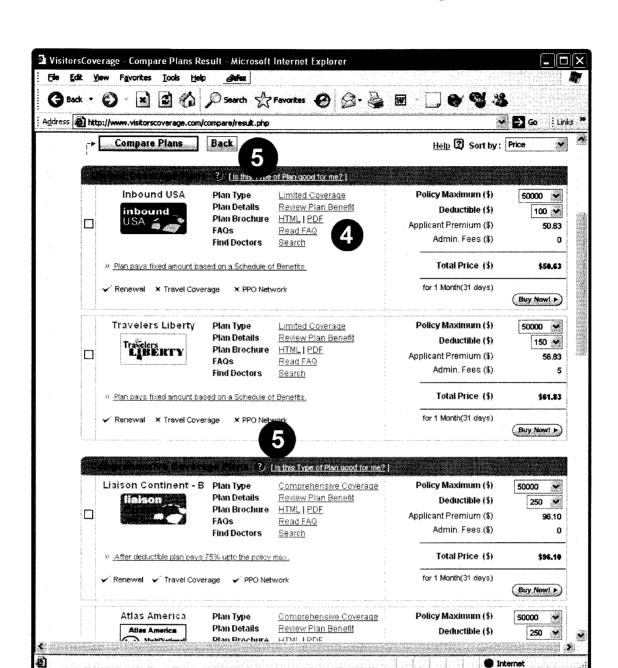
PLEADING EXHIBIT 19C



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19D

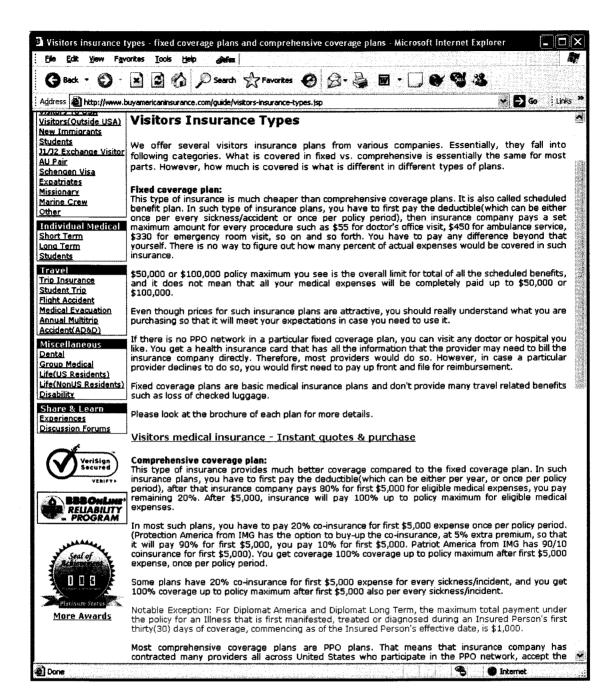
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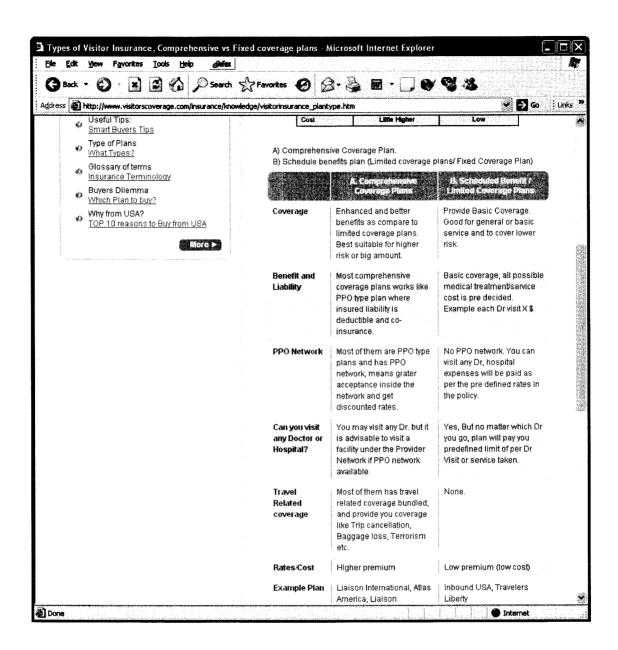
PLEADING EXHIBIT 19E



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PLEADING EXHIBIT 19F



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PLEADING EXHIBIT 19**G**

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not make any decisions solely based on this comparison. If you have any ambiguity, doubt or questions, please refer to the individual policy details for complete details as it is not possible to accurately represent all the details in concise comparison such as Following is the high level comparison of various visitor medical insurance plans. Please use this comparison as a guide only and do follows. Please call us for further details. If there is any discrepancy between this comparison and the actual policy details, the policy

All the amounts are in US dollars

Routine physicals and vision(eyeglasses etc.) are not covered in any of the plans

	Available deductibles	A.M. Best Rating	Insurance Company / Carrier / Underwriter	Administrator	Plan Type		
Limited coverage. Only incidental coverage	per injury/sickness \$0 Upto 69 \$50 Upto 69 \$100 Upto 69 \$200 70-99	A "Excellent"	Lloyds of London	Seven Corners (Formerly SRI)	eved Coverage 🔞	Instant Quotes & Purchase	INBOUND USA
After deductible, you pay 20% of the first \$5,000 in	max once per year \$0 \$100 \$250 \$1,000 \$2,500	A "Excellent"	Lloyds	MultiNational Underwriters (MNU)	Comprehensive ?	Instant Quotes & Purchase	ATLAS AMERICA
After deductible, you pay 20% of the first \$5,000 in	max once per year \$0 \$100 \$250 \$500 \$1,000 \$2,500	A- "Excellent"	Virginia Surety (Lloyds in NC, NY, OR, KS)	Seven Corners (Formerly SRI)	Comprehensive ?	Instant Quotes & Purchase	LIAISON INTERNATIONAL
After deductible, you pay After deductible, you pay 20% 20% of the first \$5,000 in of the first \$5,000(per incident)	per policy period \$250 \$500 \$1,000	A++ "Superior"	AIG	Travel Insurance Services (TIS)	Comprehensive 🔞	Instant Quotes & Purchase	Visit USA

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							_		
Anesthetist	Surgical treatment	Intensive care unit	Hospital room and board including miscellaneous	MEDICAL - INPATIENT	Cancellation policy	Renewable	Policy maximum options By Age	<u>Co-insurance,</u> outside USA/Canada	<u>Co-insurance,</u> USA/Canada
\$825 (\$685 for 70+)	\$3,300 (\$2,750 for 70+)	Additional \$660/day (\$460/day for 70+), 8 days max	\$1,400/day (\$1,050/day for 70+), 30 days max		Before effective date, full refund. After effective date, pro-rated refund minus \$25 cancellation fee as long as no claims have been filed since the effective date.	Yes. 5 days renewable	per incident \$50,000 Upto 99	Limited coverage. Only incidental coverage outside USA Schedule of Benefits	outside USA Schedule of Benefits
To policy maximum	To policy maximum	To policy maximum	To policy maximum, average semi-private room rate, including nursing services		Before effective date, full refund. After effective date, pro-rated refund minus \$25 cancellation fee as long as no claims have been filed since the effective date.	Yes, renewable in 1-day increments if purchased min. 5 days initially	lifetime maximum \$10,000 Age 80+ \$50,000 Upto 79 \$100,000 Upto 69 \$250,000 Upto 69 \$500,000 Upto 69 \$1,000,000 Upto 69	After deductible, covered at 100% up to selected policy maximum	covered expenses, rest covered at 100% up to selected policy maximum
To policy maximum	To policy maximum	To policy maximum	To policy maximum		Before effective date, full refund. After effective date, pro-rated refund minus \$25 cancellation fee as long as no claims have been filed since the effective date.	Yes. 5 days renewable	lifetime maximum \$15,000 Age 80+ \$50,000 Upto 79 \$100,000 Upto 64 \$500,000 Upto 64 \$1,000,000 Upto 64	After deductible, covered at 100% up to selected policy maximum	covered expenses, rest covered at 100% up to selected policy maximum
To policy maximum	To policy maximum	To policy maximum, 2 times average semi-private room rate	To policy maximum, average semi-private room		Before effective date, full refund minus \$20 cancellation fee. Policy certificate must be returned. After effective date, no refund.	No	per incident \$10,000 Age 80+ \$50,000 Upto 79 \$100,000 Upto 69	After deductible, you pay 20% of the first \$5,000(per incident) in covered expenses, rest covered at 100% up to selected policy maximum(per incident). Incidental travel to Mexico, US territories max 14 days	in covered expenses, rest covered at 100% up to selected policy maximum(per incident) Incidental travel to Canada max 14 days

Visitor Medical Insurance

maximum To policy maximum To policy maximum	To policy maximum To policy maximum	maximum supply of 60 days per prescription - To policy maximum	\$100 (\$80 for 70+) - \$1,000 (\$850 for 70+)	Prescription drugs Pharmacy drug card Outpatient surgical facility
naximum. Not visit is not of ency nature	To policy maximum covered if visit is no an emergency natu	subsequently not admitted further treatment of sickness, treatment is covered, but room charges not covered To policy maximum, maximum supply of 60	75% of U&C to a maximum of \$330 (\$250 for 70+)	Hospital emergency room (all expenses incurred therein) Prescription drugs
To policy maximum To policy maximum	To policy r		\$450 (\$400 for 70+), Addtional \$250 - One Cat scan, PET Scan or MRI	Diagnostic X-rays lab services
maximum To policy maximum	To policy I	To policy maximum	\$55/visit, 1/day, 10 visits max	Physician's non- surgical/urgent care visits
To policy maximum. No standby availability To policy maximum coverage	To policy maximum standby availability coverage	20% of primary surgeon charge. No standby availability coverage	\$825 (\$685 for 70+)	Assistant surgeon
To policy maximum To policy maximum	To policy i	To policy maximum	\$825 (\$685 for 70+)	Anesthetist
To policy maximum To policy maximum	To policy I	To policy maximum	\$3,300 (\$2,750 for 70+)	Surgical treatment
				MEDICAL - OUTPATIENT
maximum To policy maximum	To policy n	To policy maximum	\$1,100 (\$775 for 70+)	Pre-admission tests within 7 days before hospital admission
maximum To policy maximum	To policy I	To policy maximum	\$550 (\$450 for 70+)	Private duty nurse
To policy maximum To policy maximum	To policy I	To policy maximum	\$450 (\$400 for 70+)	Consult physician, when requested by attending physician
To policy maximum To policy maximum	To policy ı	To policy maximum	\$55/visit, 1/day, 30 visits max	Physician's non-surgical visits
standby availability Coverage To policy maximum	standby availability coverage	20% of primary surgeon charge. No standby availability coverage	\$825 (\$685 for 70+)	Assistant surgeon

Visitor Medical Insurance

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MEDICAL - CHIER INCALMENT AND SERVICES	PIMEN AND SERVICE			
Local ambulance	\$450	To policy maximum when covered illness or injury results in hospitalization as inpatient	\$5,000	Included in Emergency Medical Evacuation Benefit
Initial orthopedic prosthesis/brace	\$1,100 (\$850 for 70+)	To policy maximum	To policy maximum	To policy maximum
Chemotherapy and/or radiation therapy	\$1,100 (\$850 for 70+)	To policy maximum	To policy maximum	To policy maximum
Mental & nervous disorder & substance abuse	Same as any Sickness	I and the second		
Maternity		Only the complications of pregancy, duing first 26 weeks of pregnancy	I and the second	
Physical therapy	\$40/visit, 1/day, 12 visits max	\$50/visit	To policy maximum	Covered
Pre-existing conditions	Not covered	Not covered	Not covered	Not covered
Benefit period for continued treatment following termination date of policy	26 weeks	180 days	6 months	26 weeks
PPO within USA	None	Yes. Hygeia PPO	Yes. Hygeia PPO	Yes. Multiplan PPO
PPO outside USA	None	Yes	Yes	None
Hazardous sports	1	Optional	Optional	Optional
DENTAL	And the second s	Constitution to the second constitution of the property of the second constitution of the second const	од бур d досод-соотком сторы у досод странованием останованием останова	. В перенительня верхит то строе втерерозира непосностей гоской подательного постанований подательного постанов
Dental - Acute, unexpected pain	ŀ	\$100 per certificate period	\$100 (1 month or more coverage)	•
Dental - Accident related emergency	\$550	To policy maximum	\$500 (1 month or more coverage)	To policy maximum
TRAVEL	тем — при на ведения на при на пр		обе столения составления в селения в сел	обольного на деналения подавания подавания подавания выполняющей выполняющей выполняющей выполняющей выполняюще
Emergency medical evacuation/repatriation	\$50,000	To policy maximum	\$300,000	A: \$50,000/B:\$100,000
Return of mortal remains	\$7,500	To policy maximum	\$50,000	A:\$10,000/B:\$20,000
			and the first is about the	

Visitor Medical Insurance

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Brochure Provider Directory Provider Directory Paper Application Paper Application Details Brochure Provider Directory Provider Directory Paper Application Daily Renewable	PLAN FEATURES	Natural disaster benefit - \$100/day, 5	Hospital indemnity - \$100/night	Identity theft assistance	Terrorism coverage - \$50,000	Home country coverage - Optional End of Trip	OTHER	Common carrier accidental death\$25,000\$50,000 per adult, \$25,000 children under age 18; \$250,000 max/family	Accidental Death & (14 days-17 years), Dismemberment(AD&D) - \$25,000 (18-69), \$12,500 (70-74), \$6,2	Loss of checked luggage - \$50 per item,	Trip interruption - \$5,000	Trip cancellation -	Return of minor child - \$5,000	Emergency reunion - \$15,000
Brochure Provider Directory Provider Directory Provider Directory Provider Directory Paper Application Daily Renewable Online Renewal Daily Renewable Chain Form		5 days max -	\$150/night outside US/Canada		To policy maximum (not covered in NC, NY, OR, KS)	Incidental trips to home country: \$50,000; follow me coverage: \$5,000		sr adult, \$50,000/adult, illdren under \$25,000 /child under age 50,000 of 18; \$250,000 max/ family	Principal sum - \$5,000 (14 days-17 years), \$25,000 principal sum for \$25,000 (18-69), \$5,000 for dependent (75+)	m, \$250 max \$250	\$5,000	1	\$50,000	\$50,000
Brochure Provider Directory Paper Application			1	1	I	-		e A:\$50,000/B:\$100,000	A:\$50,000/B:\$100,000	T			\$5,000	\$5,000

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URC - Usual, reasonable and customary charges

each renewal, a new period of coverage will begin. Period of Coverage for Visitors Care - The period of coverage is the period of time for which premimum has been timely paid. At

fixed and permanent home and principal establishment Home country for Seven Corners' Liaison International/Continent - The country where an insured person(s) has his/her true,

citizen, your country is the country where you principally reside and receive regular mail are a US citizen, your home country is the United States, regardless of your location of your principal residence. If you are not a US Home country for IMG (Passport Protection products, Patriot products, Visitors Care, Global Medical Insurance) - If you

country is the United States, regardless of your location of your principal residence. If you are not a US citizen, your home country is where you prinicipally reside and receive regular mail. Home country for Multinational Underwriters (Atlas Products, International Citizen) - If you are a US citizen, your home

Coverages shown above are per person unless noted otherwise.

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